

REMARKS

Reconsideration of the application and entry of the above amendments are respectfully requested.

Although Applicants' respectfully disagree with the Examiner's position that the March 22, 2004 Reply is not fully responsive because it presents a distinct and different invention from that originally presented, Applicants hereby submit revised amendments presented that obviate the Examiner's objections without prejudice or disclaimer to previously presented claims. The amendments submitted herewith leave the title of the application and claim preambles intact, as originally filed. Further, the last step of claim 15 has been replaced with language from the last means element of claim 1, as originally filed. Thus, the invention as defined by the currently amended claims is not distinct and different from that originally presented for examination. Therefore, Applicants respectfully request examination of the amended claims on their merits.

Further, Applicants respectfully submit that the added features regarding management weights and the delivery of weighted trade recommendations do not create an invention distinct and different from that originally claimed (See MPEP 802.01). Applicants also point out that the claimed feature regarding receiving a plurality of investment strategies, (as recited in the 7/23/04 Office Action) is recited in originally filed claim 11 (with the exception of the "updated periodically" feature).


With respect to the patentability of the pending claims, Applicants submit that the pending claims are patentable over the cited references for the same reasons as set out in the remarks section of the 3/22/04 Reply (Paper No. 14). In addition, Applicants also submit that the investor-defined management weighting features recited in independent claims 11 and 15 are not taught or suggested by the cited references of Ray, Beaulieu,

and O'Shaughnessy, either alone or in combination, and thus, these claims, as well as the remaining claims by their respective dependency, are patentable over the cited references under Section 103.

Applicants believe that the pending claims are now in a condition for allowance. If, for any reason, the Examiner is unable to allow the application and feels that a telephone conference would be helpful to resolve any issues, the Examiner is respectfully requested to contact the undersigned attorney at 312-595-1169.

Date: August 31, 2004

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mike Lindsey", written over a horizontal line.

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